

## Social Justice Research Programme

### Life in Low Income Families in Scotland

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Living on a low income is a problem that the Scottish Executive and UK Parliament want to tackle. Previous work has focused on measuring the number of people living on a low income. This research was commissioned to understand better what life is like for people living in low income families with children in Scotland. It also investigated what people living on a low income think about poverty. The research involved a literature review and 18 focus group interviews with adults, young people and children.

### Main Findings

- The problems of maintaining self-respect and esteem are as important as the lack of material goods and other challenges of living on a low income.
- People experiencing poverty tend to consider themselves to be less well off, but not poor.
- People experiencing low income think that the government has 'much to do' to address the problems of living on a low income, although many new policy initiatives are welcomed.
- People living on a low income say that they have enough resources and money to survive, but not enough to participate fully in society.
- People use a wide range of strategies to manage their budget.
- Fuel and food are the main spending priorities; parents are prepared to and often do go without for the sake of their children.
- 'Giving their children a Christmas' is a financial strain, which leads many to go into debt and/or seek credit.
- Living with debt is a key feature of life in low income families with children.
- Children and parents have clear and strong opinions about their local area. Concerns are expressed over anti-social elements, although the people of the neighbourhood are also considered to be its greatest strength.
- Families matter and close friends are a valued source of financial, material and emotional support to people living on a low income, although managing relationships and living life on a low income is described as stressful.

## Background

Low-income living is a problem in Scotland; too many children live in poverty. The UK and Scottish governments have recognised this and are taking steps to tackle the problem. The proportion of children living in low income households is monitored annually to review progress in relation to the goal of eradicating child poverty.

## Changing approaches to researching low income

Measuring low income to estimate poverty does not reveal how people experiencing poverty perceive, manage and respond to life on a low income. There is now a greater concern to involve people directly in research, rather than just collect information about them. This encourages researchers to talk to people and learn from them.

## Previous research

Existing research has suggested that people experiencing poverty recognise that they are 'less well off' than many others, but tend not to describe themselves as poor. Concerns have been expressed over material hardship, powerlessness, social relationships, neighbourhood, monotony, and public service provision. Above all, parents are concerned for the welfare of their children and report being prepared to sacrifice their own needs in order to fulfil at least some of their children's needs. Research with affluent and less affluent children has shown how children are aware of socio-economic differences, but that they tend to draw heavily on their own experiences to describe their lives.

Very little research has been undertaken which explores the experiences of families and children living on a low income. This research focussed on these groups.

## Research findings

### Family Life on a Low Income

Study participants report that life is tough on a low income. Although they acknowledge that they have enough on which to 'survive', a sense of 'not having enough' to participate fully in Scottish society runs through the accounts of life in low income families.

... we [needed medication and had to pay for prescriptions as we] were above that Family Credit ... and I waited and waited for my husband's wages to come in. **About a week later [I went] to ... get my prescription which is a really, really hard thing to sit and do.** But if you're just above that [Family Credit] bracket ... you can't afford that £6.20.

Being able to 'survive', in the sense of basic needs being met, does not mean that people accept the limits that low income places on their lives. A wide range of strategies are reported to be used to manage resources efficiently (Table 1), although these strategies are often described as stress-inducing, with personal cost to the parent.

**Table 1: Reported ways of 'getting by' on a low income**

- Doing without
- Doing it yourself
- Travel distances for cheaper goods
- Ring-fence saving of small sums
- Delay purchase
- Use charity shops
- Re-use [clothing] within family
- Use black market
- Seek 'interest free' credit
- Use cheaper outlets
- Buy cheaper products
- Seek bargains and bulk buy
- Spend wisely/carefully
- Sell goods to raise money
- Co-ordinate family buying of presents
- Forward planning
- Prioritise
- Cut back
- Budget for end of month shortage
- Focused shopping
- Forego quality goods
- Don't pay

Parents give priority to providing food and fuel and to meeting the needs of their children.

CRFR: *If you were going to go into debt, **what would you go into debt for?***

P1: **The weans.**

P2: *The kids.*

P3: **Christmas presents.**

## Understanding the Experiences of Low Income Families

*It's a constant worry. **Money is a constant, constant worry.** How am I going to pay this? How am I going to pay that? How am I going to pay the electricity? And then you've got so much, you need... **I take palpitations going for messages.***

*By the time you pay your debts you haven't got enough to buy you anything.*

In this research, living with debt emerges as a key issue. The high-pressure sales techniques and the ease with which low income families can access *high-interest* sources of credit are causes for concern.

Neighbourhood dissatisfaction also seems to be common, with much criticism being directed toward families who are perceived to be anti-social but receiving support.

*The thing that really pisses me off is these drug users and these alcoholics get counsellors and everything because they're drug users and they're alcoholics. But [we] don't get anything.*

It is acknowledged amongst those participating in the study that the government has much to do to address low income. There is mixed opinion over the success of government policies.

There is a widely held belief among adults within low income families that 'work doesn't pay'. This may undermine the government's welfare to work agenda. The research suggests childcare provision is uneven, with the particular problems of living in rural areas being noted.

Support groups seem to be highly valued and to contribute positively to the well-being of study participants. Above all, families and close friends are a valued source of financial, material and emotional support to people living on a low income.

## Recommendations

### Policy implications

From the findings of this research, a range of recommendations across different policy areas are made, including reviewing the:

- widely-held belief that 'work doesn't pay' to assess whether government incentives are sufficient for families with children
- relationships between clients and officials of local government and government services
- depth and extent of debt among low income family households to assess the impact this has upon low income living
- operations of credit-providing organisations
- level of funding of the Social Fund to ensure that this reflects need
- direct, indirect and hidden costs of participation in leisure and sporting activities
- credit provision in local communities.

### Future research

The following further key issues require further research:

- impact of informal support
- importance of social activities
- parents' aspirations for their children
- comparing low and high income families
- life for the most excluded people.

# About this study

## Stage 1: Literature Review

This literature review consists of: (i) a brief review of the extent of poverty among those living within low income households with at least one child under the age of eighteen; (ii) a discussion of key issues related to low income; (iii) a review of key findings from previous studies. An annotated bibliography summarises the content of 9 key publications. It covers childhood autobiographies, literature of anti-poverty campaigning groups, and relevant government and academic research. The review was used to identify key themes which were explored in the focus group interviews.

## Stage 2: Focus Group Research

18 focus group interviews were undertaken, involving 99 individuals who differed in terms of work experience,

demographic profile, experience of poverty, 'minority' status, geographical residence, family background and life stage. Focus groups comprised, on average, 5 or 6 people. The interviews explored what life is like where people live, their views of who are least well-off, how money is managed, relations with friends and family, change through time, experience of 'difficult times', and views of poverty and policy. Participants were mainly drawn from local support / community groups. The report consists of: (i) a summary picture of what life is reported to be like by those living on a low income; (ii) a review of 5 key themes - the character of the low income families, hidden costs and hidden support, debt, understanding the causes of poverty and thoughts on government and service providers' work to alleviate poverty. The report identifies priorities for social inclusion research and policy in Scotland.

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If you wish a copy of "Life in Low Income Families in Scotland: Research Report" and a copy of the Literature Review "Life in Low Income Families in Scotland: A Review of the Literature" (written in conjunction with Gill Scott of the Scottish Poverty Information Unit), the reports which are summarised in this Research Findings, please send a cheque for £5.00 made payable to The Stationery Office to:

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